Certificate Number: 00927-VAE-DE-022236891

Bankruptcy Case Number: 13-33673



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 12, 2013, at 12:01 o'clock PM EST, Jerome E Coleman completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: November 12, 2013 By: /s/Evelyn Zelaya for RICHARD A GARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR